

7/22/11 10:33:55  
DK W BK 661 PG 497  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**Prepared by:**

Fearnley & Califf, PLLC  
Linda J. Mathis, Attorney - MS Bar Number: 9183  
6389 N. Quail Hollow Road  
Memphis, TN 38120  
Phone No.: (901) 682-5668

**Return to:**

Fearnley & Califf, PLLC  
7028 Flower Creek Drive - Suite C  
Southaven, MS 38671  
Phone No.: 662-536-4907

FHA Case No.: 283-012902

State of Mississippi

County of DeSoto

**SPECIAL WARRANTY DEED**

INDEXING INSTRUCTIONS: Lot 235, Chateau Ridge S/D, Sec 11, T2S, R6W, Plat Book 14, Pages 47-50, DeSoto Co, MS

This Indenture, made this 13 day of July, 2011, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,

**Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C.,**

**(Grantor)**

40 Marietta Street  
Five Points Plaza  
Atlanta, GA 30303  
(404) 331-4576  
No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

**Ginger E. Lay and Joyce C. Harris,**

**(Grantee(s))**

3880 Alexander Road  
Olive Branch, MS 38654  
(662) 895-2066  
No Second Number

as tenants-by-the-entirety and not as tenants in common, party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

**Lot 235, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, DeSoto County, MS, as per plat of record in Plat Book 14, Pages 47-50, in the Chancery Clerk's Office of DeSoto County, MS.**

**This Deed not to be in effect until: July 20, 2011**

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Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts an accurate survey would show.

In Witness whereof the undersigned Jaisha St. Mont, who acknowledged that she/he is HUD's Delegated Authority of PEMCO Limited, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended.

Secretary of Housing and Urban Development

By: Jaisha St. Mont  
Its: Authorized Signatory

STATE OF GEORGIA  
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for said county and state, on this 13<sup>th</sup> day of July, 2011, within my jurisdiction, the within named Jaisha St. Mont who acknowledged to me that she/he with is HUD's Delegated Authority of PEMCO Limited, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended, and as the act and deed of said an LTD and the Secretary of Housing and Urban Development, she/he executed the above and foregoing instrument, after first having been duly authorized by said an LTD and the Secretary of Housing and Urban Development so to do.

My Commission Expires: 2/7/2015  
(Seal)

NOTARY PUBLIC



NICHOLAUS A. RICE  
FULTON COUNTY, GEORGIA  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
FEBRUARY 7<sup>TH</sup>, 2015

Parcel No.: 2 06 1 11 01 0 00235 00  
Mail Tax Bills to: Ginger E. Lay and Joyce C. Harris  
4550 Dupree Drive  
Olive Branch, MS 38654  
Property Address: 4550 Dupree Drive  
Olive Branch, MS 38654

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